

PRICING INFORMATION ADDENDUM

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| Annual Percentage Rates (APRs) | <p>Cabela's Purchases: 9.99%</p> <p>Other Purchases*: One Month LIBOR plus 14.99% - 17.99%</p> <p>Balance Transfer APR: One Month LIBOR plus 24.99%</p> <p>Cash Advance APR: One Month LIBOR plus 24.99%</p> <p>*The APR for Other Purchases (and the margin added to the One Month LIBOR to determine this APR) will depend on World's Foremost Bank's evaluation of the application and the applicant's credit history.</p> |
| Variable Rate Information | <p>The APR for (1) Other Purchases, (2) Cash Advances and (3) Balance Transfers may vary. The rate is determined monthly by adding 14.99% - 17.99% for Other Purchases and by adding 24.99% for Cash Advances and Balance Transfers to the One Month LIBOR.</p> <p>For balances subject to a variable rate based on the One Month LIBOR, the rate will be adjusted monthly based on the Index rate published on the last business day of each calendar month. The new rate will be effective the first day of the following month. The effect of an increase in the Index will be an increase in the ANNUAL PERCENTAGE RATE, the INTEREST and the required minimum payment. Any change in the ANNUAL PERCENTAGE RATE will apply to all account balances subject to INTEREST which are outstanding at any time during the billing cycle during which the adjusted ANNUAL PERCENTAGE RATE becomes effective. There is no limit on the amount by which the ANNUAL PERCENTAGE RATE may increase.</p> <p>We will periodically review accounts, and based on the use and handling of the account, we may increase or lower the ANNUAL PERCENTAGE RATE or change the Index or Margin. We will provide notice of changes as provided in the "Modification" section of the Cardholder Agreement. However, we may lower the ANNUAL PERCENTAGE RATE applied to all or any portion of the account balance or waive or reduce other account charges at any time, but we may increase without notice any rate or charge which we have previously lowered or waived if the increased rate or charge does not exceed the rate or charge which would be in effect had it not been lowered or waived.</p> |
| Grace period | <p>The due date is at least 25 days after the close of each billing cycle. We will not charge Interest on purchases if the entire balance is paid by the due date each month. We will begin charging Interest on cash advances and balance transfers on the transaction date.</p> |
| Balance Computation Method | <p>Average Daily Balance (including current transactions)</p> |
| Balance Computation Method Explanation | <p>We figure a portion of the Interest on your account by applying the Periodic Rate to the "Average Daily Balance" of your account (including current transactions). For each day in the Billing Cycle, we take: (1) your beginning balance; (2) add any new transactions, Interest and Fees and Other Charges (as applicable); and (3) subtract any payments or other credits to get that day's Daily Balance. Purchases and Cash Advances will be charged to your account as of the transaction date and payments will be credited to your account as of the date of receipt. Fees and Other Charges (but not Cash Advance Transaction Fees) will be posted to your account as "Other Purchases." Cash Advance Transaction Fees will be posted to your account as a "Cash Advance." The Daily Balance is considered to be \$0.00 for any day on which the account has a credit balance. We multiply this Daily Balance by the Daily Periodic Rate to get your Periodic Interest for that day. We add the Periodic Interest to your Daily Balance to get the beginning balance for the next day.</p> <p>To get your total Periodic Interest for that Billing Cycle, we add all the Daily Periodic Interest and round the sum to the next highest cent. This amount is also equal to the</p> |

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| | Average Daily Balance multiplied by the Daily Periodic Rate and then multiplied by the number of days in the Billing Cycle. To determine the Average Daily Balance, we add all your Daily Balances and divide by the number of days in the Billing Cycle. | |
| Transaction Fees | Cash Advances: | 4.0% of amount advanced, \$10 minimum |
| | Balance Transfers: | 4.0% of amount transferred, \$10 minimum |
| | Foreign Currency Transaction: | 1.0% of converted U.S. dollar amount |
| | International Transaction: | 1.0% of the transaction amount |
| Penalty Fees | Late Payment Fee: | Up to \$35 |

Eff. 6/1/2011

CARDHOLDER AGREEMENT

As used in this Agreement "you" and "your" refer to the customer(s) whose name(s) and account number appear on the Visa Card issued pursuant to this Agreement and to whom statements are addressed and the customer named on other cards, if any, with the same account number. "Bank," "we," "us" and "our" refer to the World's Foremost Bank. When we use capitalized terms that are not otherwise defined in this Agreement, please refer to your monthly statement for the meaning of those terms.

1. Account. The Bank has issued to you a Visa Card(s) identified as a "Cabela's Card" ("Card"). By signing, using or permitting another to use the Card or the account number you agree to all the terms and conditions contained (a) in this Agreement, (b) on your Card and (c) on all sales or Cash Advance slips you sign or authorize or which are signed or authorized by anyone you have authorized to use the Card or account number. "Cash Advances" are monetary transactions other than purchases and include, but are not limited to, Cash Advances, balance transfers, convenience checks, tax payments and transactions with a merchant or service provider which Visa identifies as a seller of travelers checks, foreign currency, money orders, lottery tickets and funds used for wagers, gambling or similar products or services. You authorize us to pay for your account all items reflecting purchases or Cash Advances by use of the Card or account number. You may use this account only by using a Card or other credit device which we approve. You may not use your Card for any unlawful purpose, including the purchase of goods or services prohibited by local law applicable in the jurisdiction where you reside. Each of you, if more than one, are jointly and severally responsible for payment of all outstanding balances regardless of who made or requested a specific purchase or Cash Advance or when a purchase or Cash Advance was made, and the Bank may refuse to release any of you from liability until all balances are paid in full and all Cards have been returned to us.

You agree to notify us promptly by telephone, and confirm in writing, any loss or theft of the Card. You may be liable for unauthorized use of the Card, but will not be liable for unauthorized use if you notify us (as set forth in paragraph 14) within 24 hours after you discover any loss, theft or possible unauthorized use.

2. Payment. You agree to pay us by making a minimum payment each month. If the "New Balance" shown on your monthly statement is less than \$25.00, your Minimum Payment Due is the New Balance. Otherwise, your Minimum Payment Due will be the greater of 2% of the New Balance plus any Amount Past Due; OR the total of all Periodic Interest, plus (i) Fees and Other Charges, plus (ii) \$25, plus (iii) any Amount Past Due; OR, any amount over your credit limit at the time of billing; OR any amount agreed upon under a repayment plan. We must receive this payment by the Payment Due Date shown on your statement (which will be at least 25 days after your Statement Date). Any return or adjustment (such as a reversal of charges or fees) will be applied to your account in accordance with applicable law. You may make a payment in a larger amount, including payment in full, but doing so will not affect your obligation to make minimum payments required by subsequent statements. You may not make payment on your account by an advance on the account, whether by use of Cash Advance checks issued by the Bank or otherwise.

Payment amounts in excess of the minimum payment will be applied to your account in the order of highest to lowest **ANNUAL PERCENTAGE RATE(s)**. The amount of any payment received that is equal to or less than the Minimum Payment Due will be applied to your account in such order as we may determine.

Your available credit may not reflect payments posted to your account until they clear your bank.

3. **Full Payment Required.** No payment of less than the stated account balance shall operate to modify or satisfy the amount due on the account, unless we have given our specific, prior written approval. We may refuse any payment not designated in U.S. dollars or which is made by instruments not drawn on financial institutions located in the United States.

4. **Interest.** We figure a portion of the Interest on your account by applying the Periodic Rate to the "Average Daily Balance" of your account (including current transactions). For each day in the Billing Cycle, we take: (1) your beginning balance; (2) add any new transactions, Interest and Fees and Other Charges (as applicable); and (3) subtract any payments or other credits to get that day's Daily Balance. Purchases and Cash Advances will be charged to your account as of the transaction date and payments will be credited to your account as of the date of receipt. Fees and Other Charges (but not Cash Advance Transaction Fees) will be posted to your account as "Other Purchases." Cash Advance Transaction Fees will be posted to your account as a "Cash Advance." The Daily Balance is considered to be \$0.00 for any day on which the account has a credit balance. We multiply this Daily Balance by the Daily Periodic Rate to get your Periodic Interest for that day. We add the Periodic Interest to your Daily Balance to get the beginning balance for the next day.

To get your total Periodic Interest for that Billing Cycle, we add all the Daily Periodic Interest and round the sum to the next highest cent. This amount is also equal to the Average Daily Balance multiplied by the Daily Periodic Rate and then multiplied by the number of days in the Billing Cycle. To determine the Average Daily Balance, we add all your Daily Balances and divide by the number of days in the Billing Cycle.

We do the Periodic Interest calculation separately for each feature such as Cabela's Purchases, Other Purchases, Cash Advances, and any Promotional Balances.

If you pay the New Balance shown on your statement in full on or before the Payment Due Date shown on your statement (which will be at least 25 days after the Statement Date), we will not impose Interest on purchases which accrue from the Statement Date to the payment date or on purchases which appear on your next statement. We will not impose Interest on new purchases, or any portion of a new purchase, paid by the Payment Due Date on your current statement, if you paid the entire New Balance on your previous statement by the Payment Due Date on that statement. However, Interest due to application of the Periodic Rate(s) will begin to accrue on Cash Advances as of the transaction date and will continue to accrue until Cash Advances are paid in full.

We will calculate **INTEREST** on your account as follows:

- a. For Cabela's Purchases, the Daily Periodic Rate is .02736%. The Corresponding **ANNUAL PERCENTAGE RATE** is 9.99%.
- b. For Other Purchases and Cash Advances the **ANNUAL PERCENTAGE RATE** will be a variable rate based on the One Month LIBOR (rounded to the nearest hundredth) published in the Money Rates section of the Wall Street Journal ("Index"), as described at d. below. To determine the **ANNUAL PERCENTAGE RATE**, a Margin will be added to the Index. The Margin will be 14.99% -17.99% for Other Purchases and 24.99% for Cash Advances.
- c. For promotional balances, Interest will be charged at the **ANNUAL PERCENTAGE RATE(s)** set forth in the offer we have made to you.
- d. For balances subject to a variable rate based on the One Month LIBOR, the rate will be adjusted monthly based on the Index rate published on the last business day of each calendar month. The new rate will be effective the first day of the following month. The effect of an increase in the Index will be an increase in the **ANNUAL PERCENTAGE RATE**, the **INTEREST** and the required minimum payment. Any change in the **ANNUAL PERCENTAGE RATE** will apply to all account balances subject to **INTEREST** which are outstanding at any time during the billing cycle is no limit on the amount by which the **ANNUAL PERCENTAGE RATE** may increase.

We will periodically review your account, and based on your use and handling of the account, we may increase or lower the **ANNUAL PERCENTAGE RATE** or change the Index or Margin. We will notify you of changes as provided at "Modification" below. However, we may lower the **ANNUAL**

PERCENTAGE RATE applied to all or any portion of your account balance or waive or reduce other account charges at any time, but we may increase without notice any rate or charge which we have previously lowered or waived if the increased rate or charge does not exceed the rate or charge which would be in effect had it not been lowered or waived.

We will impose **INTEREST** equal to 4.0% of each Cash Advance, but not less than \$10.00 ("Cash Advance Transaction Fee"), each time you request and receive a Cash Advance. The Total Interest on each statement is the sum of the interest charged on the Average Daily Balance and any Cash Advance Transaction Fee during the billing cycle.

5. Promotional Balances. From time to time, after you enter into this Agreement, we may offer you the opportunity to transfer balances from other credit cards to your account or to participate in promotional transactions at reduced rates or with other special features. Each of these offers will contain an **ANNUAL PERCENTAGE RATE** that will apply for the period of time specified in the offer (which in no event will be for a period of less than six months after the transaction date) and will set forth other terms, such as the rate (or how to calculate the rate in the case of a variable rate transaction) which will be effective after the promotional period ends. For promotional purchases at Cabela's retail stores, website or catalog, the rate which will be effective during the promotional period is 0% and the rate effective after the promotional period ends is 9.99%. The rate in the offer will apply for transactions which are completed before the offer ends. If you initiate transactions after the offer has expired, these transactions will be treated as a request for a Cash Advance or as a promotional balance under the terms of this Agreement.

6. Credit Limit. We will establish a credit limit for your account. Cash Advances may be limited to a portion of this amount. You acknowledge receipt of the initial credit limit(s) we have established for your account. If your account is delinquent, you will have no available credit. If any purchase or Cash Advance would, if accepted, exceed your credit limit, we may (a) refuse to accept the transaction, (b) accept the transaction (but this will not increase your credit limit and the amount by which the outstanding balance exceeds your credit limit may be treated as immediately payable) or (c) treat the transaction as an event of default. Information from credit bureaus may be obtained in connection with our review of your account with respect to any renewal or future extension of credit.

7. Cabela's CLUB Points. You will receive "Cabela's CLUB Points" for Card transactions (except Cash Advances, balance transfers or transactions arising from the use of convenience checks) at the rate of 2 points for each dollar of Cabela's Purchases and 1 point for each dollar of Other Purchases. One hundred (100) Cabela's CLUB Points equates to one dollar towards purchases at Cabela's, Inc. and its merchandising subsidiaries. Accumulated Cabela's CLUB Points may be redeemed for purchases at Cabela's, Inc. and its merchandising subsidiaries at any time your account is open and in good standing. You may not redeem Cabela's CLUB Points for cash or use it to make payments on your account. You will be billed for the dollar equivalent of any negative Cabela's CLUB Points which may exist at the time your account is closed. The status of your Cabela's CLUB Points will be summarized on each monthly statement. Redemption of Cabela's CLUB Points is the obligation of Cabela's, Inc. and its merchandising subsidiaries. The Bank has no obligation to redeem Cabela's CLUB Points or to redeem points earned but not yet reflected on your monthly statement. We may modify or terminate the Cabela's CLUB Points program at any time.

8. Billing Errors. Your rights and obligations, and the rights and obligations of the Bank, regarding statement entries which you claim to be in error will be governed by applicable law and regulations. You must notify us in writing of any billing error or dispute within 60 days after the date we mailed the statement containing the claimed error. See "Your Billing Rights."

9. Cards. You must sign all Cards immediately upon receipt for the Cards to be valid. Cards issued to you will remain property of the Bank and you must return them if we ask. We may at any time, without cause or prior notice and without affecting your obligations to us, (a) cancel available credit (b) revoke the Cards and (c) refuse to make further advances. If we terminate your account, you will be given any notices required by law. Termination of the account will not affect your obligation for existing balances or for charges you have made but which have not been charged to your account.

10. Default. You will be in default and your account will no longer be in good standing if (a) you don't make a required payment when due, (b) any one of you dies, (c) you make (or have made) any false or misleading statement on any credit application, sales ticket or other document or instrument given in connection with the issuance or use of the Card, (d) you become bankrupt or insolvent, (e) there is an attachment or levy against you or your property, (f) you use the Card in excess of your credit limit or (g) your Card is reported lost or stolen. If there is an event of default, we can, without notice, refuse to extend

further credit to you and declare the entire amount of your obligations immediately due and payable. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

11. Modification. We may modify the terms of this Agreement at any time by mailing or delivering a notice of such changes to you at least 45 days before the beginning date of the billing cycle in which the change will occur (unless the change is a reduction of any component of Interest or Other Charge or is a change for which no notice is required by applicable regulations). All changes in terms will apply to future transactions.

12. Other Charges. If you don't make a required minimum payment when due, there will be a late fee of up to \$35. There is a \$10.00 charge for use of an expedited payment by telephone through a Bank representative. There is a \$20 charge per request for expedited delivery of replacement cards on the account. There is a Foreign Currency Transaction Fee of 1.0% on the converted U.S. dollar amount of non-U.S. dollar transactions. There is an International Transaction Fee of 1.0% on transactions where the merchant is located in a country other than the United States and the transaction is settled in U.S. dollars. These charges are referred to in this Agreement as "Fees and Other Charges."

13. Non-U.S. Dollar Transactions. If you purchase goods or services or get a Cash Advance from a merchant, service provider or financial institution that settles in currency other than U.S. dollars, the charge will be converted into a U.S. dollar amount under a currency conversion procedure established by Visa for their respective cardholders. The exchange rate applied to these transactions is (i) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (ii) the government-mandated rate in effect for the applicable central processing date. In each instance, we will assess a Foreign Currency Transaction Fee of 1.0% on the converted U.S. dollar amount of non-U.S. dollar transactions. The currency conversion rate used on the processing date may be different than the rate that would have been used on the purchase date or the statement posting date.

14. Notice of Lost or Stolen Cards. You must notify us of lost or stolen Cards by writing to us at P. O. Box 82608, Lincoln, Nebraska 68501 or by telephoning (during business hours) to 1-800-850-8402 or (outside of business hours) to 1-800-556-5678.

15. Notice of Changed Circumstances. You agree to notify us if you become unemployed or if there is a material change in your financial condition or earning power or if you no longer have a positive cash flow.

16. Emergency Services. If you request Visa Emergency Cash Service and/or Emergency Card Replacement Service, we may provide personal data to Visa USA Inc. and its respective member financial institutions and/or contractors, and you consent to the release of such information for the purpose of providing these services.

17. Miscellaneous.

- a. Our failure to enforce any provision of this Agreement or to exercise any of our rights upon default will not be a waiver of our right to enforce these provisions or declare a future default on other occasions.
- b. You will notify us promptly of any changes in your name or address.
- c. Your obligations under this Agreement will not be secured by property securing other indebtedness you owe to the Bank.
- d. We may periodically request updated information from you and we may provide, consistent with applicable laws and regulations, information with respect to your account to others, including consumer reporting agencies and other credit grantors.
- e. Bank personnel may listen to and record telephone conversations with you for purposes of monitoring and improving the quality of service.
- f. All transactions are final only when accepted by the Bank at Lincoln, Nebraska. We will not be liable for losses or delays caused by the U. S. Postal system or any common carrier.
- g. This Agreement and all transactions under the Agreement will be construed as Nebraska contracts and will be governed by (i) the laws of the State of Nebraska (except a person's capacity to enter into a binding contract will be governed by the law of the state of that person's residence) and (ii) applicable federal laws and regulations.
- h. If any part of this Agreement is determined to be invalid or unenforceable, the balance of the Agreement will remain in full force and effect, and to this extent the provisions are declared to be severable.

- i. WFB may call you or send a text message at any number you provide or at any number where we reasonably believe we may contact you, including calls to mobile and cellular devices, for any lawful purpose. These calls may include the use of automatic telephone dialing systems and prerecorded messages. Numbers you provide include numbers you give us and numbers from which you call us.

Effective 6/1/2011